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PATENTS

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Kight, et al.

Serial No. 10/697,114

Filed: October 31, 2003

For: ELECTRONIC PAYMENTS WITH RISK BASED
SELECTION OF TYPE OF DEBITING OF THE
PAYER'S DEPOSIT ACCOUNT

Examiner: Unknown

Art Unit: 3621

SUBSTITUTE POWER OF ATTORNEY
AND CHANGE OF CORRESPONDENCE ADDRESS

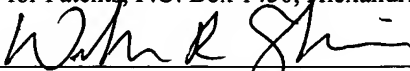
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

The assignee of record hereby **REVOKES** any and all powers of attorney previously given in the above-identified patent application, as evidenced by the attached power of attorney executed by the assignee, and hereby **APPOINTS** the practitioners associated with **Customer No. 29052**, which currently include:

Peter G. Pappas – Reg. No. 33,205; Daniel J. Warren – Reg. No. 34,272; William L. Warren – Reg. No. 36,714; Malvern U. Griffin III – Reg. No. 38,899; Kevin W. King – Reg. No. 42,737; John D. Hamann - Reg. No. 45,527; Mark E. Henderson - Reg. No. 51,144; William R. Silverio - Reg. No. 45,383; Russell A. Korn - Reg. No. 54,236;

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on July 18, 2005.


William R. Silverio

U.S.S.N.: 10/697,114
Filed: October 31, 2003
Substitute Power of Attorney and Change of Correspondence Address
Page 2 of 2

Elizabeth Cary Miller - Reg. No. 54,708; Kathryn H. Wade - Reg. No. 54,682; Michael I. Krause - Reg. No. 53,157; Ralph E. Gaskins, Jr. - Reg. 50,136; Hoang M. Vo - Reg. No. 47,158; William F. Long - Reg. No. 51,967; Robert J. Walters - Reg. No. 40,862; Christina Ondrick - Reg. No. 46,198

to prosecute this application and transact all business in the Patent and Trademark Office connected therewith.

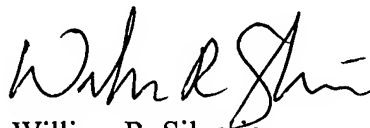
It is requested that future Patent and Trademark Office correspondence in this case be directed to:

William R. Silverio
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Customer No.: **29052**

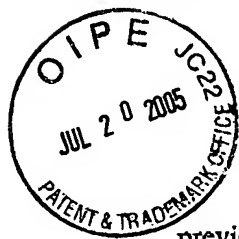
Further, please change the attorney docketing number for this case to **23952-0042**.

Respectfully submitted,


William R. Silverio
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Attorney Docket No.: **23952-0042**



The undersigned assignee of record hereby **REVOKES** any and all powers of attorney previously given in the patent applications listed in the table provided below, and hereby **APPOINTS** the practitioners associated with Customer No. 29052, which currently include:

Peter G. Pappas – Reg. No. 33,205; Daniel J. Warren – Reg. No. 34,272; William L. Warren – Reg. No. 36,714; Malvern U. Griffin III – Reg. No. 38,899; Kevin W. King – Reg. No. 42,737; John D. Hamann - Reg. No. 45,527; Mark E. Henderson - Reg. No. 51,144; William R. Silverio - Reg. No. 45,383; Russell A. Korn - Reg. No. 54,236; Elizabeth Cary Miller - Reg. No. 54,708; Kathryn H. Wade - Reg. No. 54,682; Michael I. Krause – Reg. No. 53,157; Ralph E. Gaskins, Jr. – Reg. No. 50,136; Hoang M. Vo - Reg. No. 47,158; William F. Long - Reg. No. 51,967; Robert J. Walters - Reg. No. 40,862; Christina Ondrick - Reg. No. 46,198

to prosecute these applications and transact all business in the Patent and Trademark Office connected therewith.

Application No.	Title
08/944,047	An Electronic Bill Payment System With Merchant Identification
08/994,363	Electronic Payment Using Account Ranging to Determine the Appropriate One of Multiple Payment Remittance Centers of a Single Payee
09/010,193	Dual Source Remittance Processing
09/208,998	Technique for Conducting Secure Transactions Over a Network
09/250,711	System and Method for Electronically Providing Customer Services Including Payment of Bills, Financial Analysis and Loans
09/298,889	Electronic Bill Presentment and/or Payment Clearinghouse
09/387,764	Electronic Billing with Updatable Electronic Bill Summary
09/414,731	Electronic Billing With Flexible Biller Controlled Electronic Bill Presentment
09/471,490	Securing Electronic Transactions Over Public Networks
09/540,011	Bill Payment System and Method with a Master Merchant Database
09/540,900	Bill Payment System and Method With Consumer Supplied Information Validation
09/540,948	Bill Payment System and Method with Authorized Debiting of Consumer Deposit Accounts
09/541,362	Bill Payment System and Method Utilizing a Draft
09/541,362	Bill Payment System and Method Utilizing a Draft
09/542,109	Bill Payment System and Method Utilizing Bank Routing Numbers
09/542,109	Bill Payment System and Method Utilizing Bank Routing Numbers
09/749,595	Electronic Payment Risk Processing

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09/795,314	Electronic Bill Processing With Enhanced Bill Availability Notification and/or Enhanced Bill Presentation
09/798,895	Electronic Billing with Flexible Biller Controlled Electronic Bill Presentment
09/820,804	Electronic Bill Presentment With Bill Categorization
09/820,805	Electronic Bill Processing With Multi-Level Bill Information Storage
09/820,955	Electronic Bill Processing With Bill Normalization and Templating
09/867,587	Bill Availability Notification and Billing Information Request
09/867,588	Electronic Bill Presentment With Terms and Conditions Link
09/877,192	Bill Payment System and Method with Merchant Information
09/892,627	Check Metaphor For Electronic Payment Authorization
09/892,628	Electronic Bill Presentment Interface
09/892,629	Quick User Payment Authorization of Electronically Presented Bills
09/984,636	Multiple Mode Input and Output
09/999,903	Guaranteed Payment Method and System
10/025,897	Risk Based Payment Method and System
10/043,247	An Electronic Bill Payment System With Merchant Identification
10/060,745	Biller Activation
10/133,648	A Technique for Scheduling Computer Processes
10/205,615	Electronic Payments Using Multiple Unique Payee Identifiers
10/234,181	Payment Processing Utilizing Alternate Account Identifiers
10/443,864	Payment Remittance Processing When Account Scheming Fails
10/443,865	Payment Remittance Processing When Remittance Center Identification Fails
10/602,688	Bill Availability Notification and Billing Information Request
10/608,413	Integrated Electronic Bill Presentment and Universal Payment
10/608,414	Integrated Electronic Bill Presentment and Payment
10/608,419	Dual Mode Credit Card Based Payment Technique
10/608,420	Flexible Integrated Electronic Bill Presentment and Payment
10/608,433	System and Method For Bill Delivery and Payment Over a Communications Network
10/608,439	Integrated Electronic Bill Presentment and Payment With Improved Activation
10/608,548	Integrated Electronic Bill Presentment and Risk Based Payment
10/645,521	An Electronic Bill Presentment Technique With Enhance Biller Control
10/695,946	Making Cashless Purchases Without Identifying the Purchaser's Payment Account
10/697,114	Electronic Payments With Risk Based Selection of Type of Debiting of the Payer's Deposit Account
10/697,288	Electronic Payments With Different Selectable Types of Debiting of the Payer's Deposit Account
10/748,678	A Contact List for Accessing a Computing Application

10/821,196	Multiple Funding Account Payment Technique with Rule-Based Funding Account Selection
10/830,455	Technique for Financial Account Information Processing
10/830,459	Electronic Funds Transfer Based Upon a Paper Funds Transfer Directive
10/879,712	Reuse of an EBP Account Through Alternate Identification
11/057,233	Presentation and Payment of Bills Over a Wide Area Communications Network
11/059,370	Integrated Electronic Presentment and Payment of Bills by Different Entities
11/066,288	Facilitating Electronic Payment on Behalf of a Customer of Electronic Presented Bills
11/066,293	Centralized Customer Care for Electronic Payments and Other Transactions Via A Wide Area Communications Network
11/066,458	Centralized Electronic Bill Presentment
11/118,469	Credit Card Supported Electronic Payment

Laura E. Binion

Date: 7/15/05

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